

# New Hire Pay and Benefits Information

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To access an online version of this Fact Sheet, go to

<http://www.usgs.gov/humancapital/pb/documents/NewHireBenefitsFactSheet.pdf>

For future reference, additional information can be found on the Pay & Benefits Website at

<http://www.usgs.gov/humancapital/pb/paybenefitslinks.html>

Questions? Contact your [Benefits Specialist](#) for additional information and at any time you have a life event such as marriage, etc. - there are benefits elections you can make within a specific timeframe

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**NOTE: This information applies to new employees appointed on a permanent appointment, or a time-limited appointment of more than one year, or temporary employees after reaching one year of continuous employment**

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## [Health Insurance \(FEHB\)](#)

**FORM:** Complete SF 2809 – form is online at [www.opm.gov/forms/pdf\\_fill/sf2809.pdf](http://www.opm.gov/forms/pdf_fill/sf2809.pdf)

- Return form even if you are not electing coverage
- Event code in Part D is “1A”, date is your Entrance on Duty date (EOD)
- **60 days** to enroll
- Automatic [premium conversion](#) (pre-tax premium) - ask for form if you wish to waive
- To select a plan, first review [Guide to Federal Benefits](#) brochure – lists types of plans and cost
- Second, review [individual plan brochures](#) for specific details of coverage
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment. See the [Guide for Temporary employees](#) for more information

## [Life Insurance \(FGLI\)](#)

- **FORM:** Complete SF 2817 – form is online at [www.opm.gov/forms/pdf\\_fill/sf2817.pdf](http://www.opm.gov/forms/pdf_fill/sf2817.pdf)
- **Automatically enrolled** in Basic coverage (equal to annual salary + \$2000) unless waived
- **60 days** to elect additional Options
  - Option A = \$10,000 in coverage
  - Option B = up to 5 multiples of salary
  - Option C = up to 5 multiples of coverage for eligible family members
- Read the [FGLI brochure](#) for detailed information to assist you with your election
- Use the [FGLI Calculator](#) to determine cost & value of coverage elected
- **NOTE:** Temporary employees are **not eligible** for FGLI coverage

## [Supplemental Dental & Vision Insurance \(FEDVIP\)](#)

- **Enroll** by calling BENEFEDS directly at 1-877-888-3337 or online at [www.benefeds.com](http://www.benefeds.com)
- **60 days** to enroll
- Premiums are on a pre-tax basis
- 7 Dental plans – brochures online at [www.opm.gov/insure/dental/planinfo/index.asp](http://www.opm.gov/insure/dental/planinfo/index.asp)
- 3 Vision plans – brochures online at [www.opm.gov/insure/vision/planinfo/index.asp](http://www.opm.gov/insure/vision/planinfo/index.asp)
- FEDVIP website - [www.benefeds.com](http://www.benefeds.com)
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

### Flexible Spending Account (FSAFEDS)

- **Enroll** by calling FSAFEDS directly at 1-877-372-3337 or online at [www.fsafeds.com](http://www.fsafeds.com)
- **60 days** to enroll
- Pre-tax plan to save for medical &/or dependent care costs not covered by health plan
- FSA website - [www.fsafeds.com](http://www.fsafeds.com)
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

### Long Term Care Insurance (LTCIP)

- **Apply** online or download an application at [www.ltcfeds.com](http://www.ltcfeds.com)
- **60 days** to enroll with abbreviated underwriting application (fewer health questions)
- Call Customer Service line with questions at 1-800-582-3337
- Coverage for your family members (spouse, parents, in-laws, etc.) is also available
- Review the [Program Overview brochure](#)
- Calculators and additional information available on website at [www.ltcfeds.com](http://www.ltcfeds.com)
- **NOTE:** Temporary employees are **not eligible** until reaching one year of continuous employment

### Federal Employees Retirement System (FERS)

- Most new hires are automatically covered by FERS Basic Benefit Plan
- 3-tier retirement system – [FERS basic benefit](#), [Thrift Savings Plan \(TSP\)](#), and [Social Security](#)
- Payroll deduction for FERS of 0.8% of your earnings each pay period
- Social Security payroll deduction of 6.2% each pay period (reduced to 4.2% for 2012)
- Medicare payroll deduction of 1.45% each pay period
- Potential credit for active duty military service with [deposit payment](#)
- Any previous Federal service will be reviewed to determine retirement service credit
- FERS retirement coverage is explained online at [www.opm.gov/retire/pre/fers/index.asp](http://www.opm.gov/retire/pre/fers/index.asp)
- **NOTE:** Temporary employees are **not eligible** for retirement coverage. Coverage is under Social Security (OASDI) only. Temporary service served on or after January 1, 1989 is **not** creditable under FERS

### Thrift Savings Plan (TSP)

- **FORMS:** TSP Election Form, TSP -1 form online at [www.tsp.gov](http://www.tsp.gov) and click on “Forms & Publications”
- TSP allows you to make tax-deferred (traditional) and/or after-tax (Roth) contributions
- [TSP Catch-up](#) traditional and Roth contributions are also available for age 50 and older
- Your TSP account is a *very important* part of your future retirement benefit; **Read** the [Summary of Thrift Savings Plan](#) booklet and go to [Early Career Planning Tools webpage](#) for information
- TSP account access information will be mailed to your home address from TSP in about 30 days
- You will be **automatically enrolled** in the traditional TSP and **3%** of your basic pay will be deducted from your paycheck each pay period and deposited in your TSP account
- You will begin receiving automatic agency contributions (tax-deferred) equal to 1% of your pay as well as [agency matching contributions](#) (tax-deferred)
- To receive the full match you can increase your contributions to at least 5% - don't miss out on free money!
- You can elect to stop automatic contributions by completing the TSP-1 form
- You can make changes to contribution at any time
- The total annual limit for TSP contributions for 2012 is \$17,000; Catch-up limit is \$5,500
- **NOTE:** Temporary employees are **not eligible** to contribute to the TSP

## Designation of Beneficiary Forms

- [Access online forms](#) if needed - you can fill in online but must print for wet signatures
- Forms are **not required**; if Order of Precedence (see back of each form) is acceptable, a form is not needed
- Send TSP-3 form directly to TSP – address and fax number on page 1 of form; wait to submit until your first contribution is received by TSP so that you have an account set up
- Keep a copy for your records and review at life events (marriage, etc.) to ensure they stay up to date

## **Employee Express** - [www.employeeexpress.gov](http://www.employeeexpress.gov)

- You will receive log in information in the mail within about 30 days
- Electronic system gives you access to the following statements:
  - Earnings and Leave Statement (it is each employee's responsibility to review their statements for accuracy of benefits premiums and coverage)
  - Federal Employees Benefits Statement (click on link in "Related Sites" section)
- It allows you to keep your personal information and elections up-to-date. You can update federal and state tax withholdings, direct deposit, TSP changes, voluntary allotments, home address, and more!

## **Electronic Official Personnel Folder (eOPF)**

- You will receive access information within 30 days
- Allows easy access to your records at anytime – online at <https://eopf.nbc.gov/doi/>
- It is an electronic file that maintains all of your personnel actions throughout your Federal career
- Automatic email is generated to notify you when a personnel action has been processed

## **Savings Bonds**

- You can elect to start voluntary allotment to purchase savings bonds through payroll deduction
- Go to [www.savingsbonds.gov](http://www.savingsbonds.gov) to set up a TreasuryDirect account for electronic savings bonds

## **Additional Information links:**

[Pay and Leave \(Time Off\) information](#)

[Official Federal Holidays](#)

[Pay Period Calendars](#)